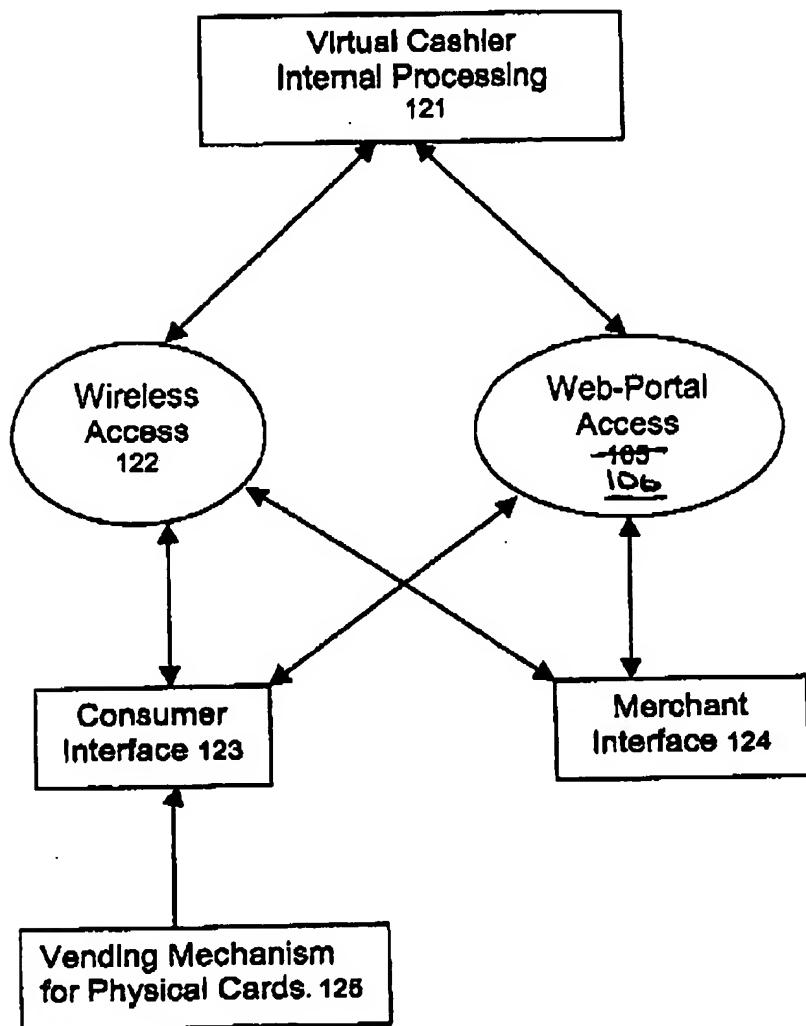
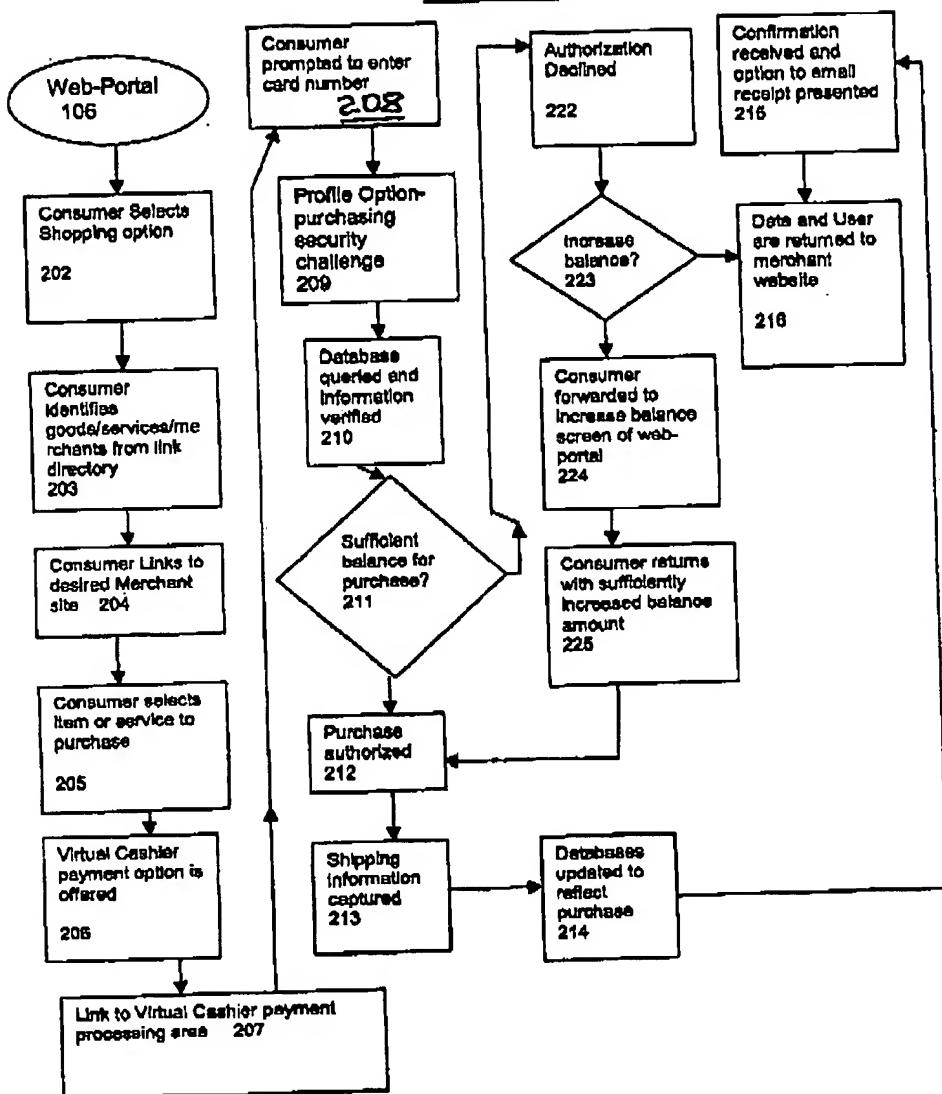


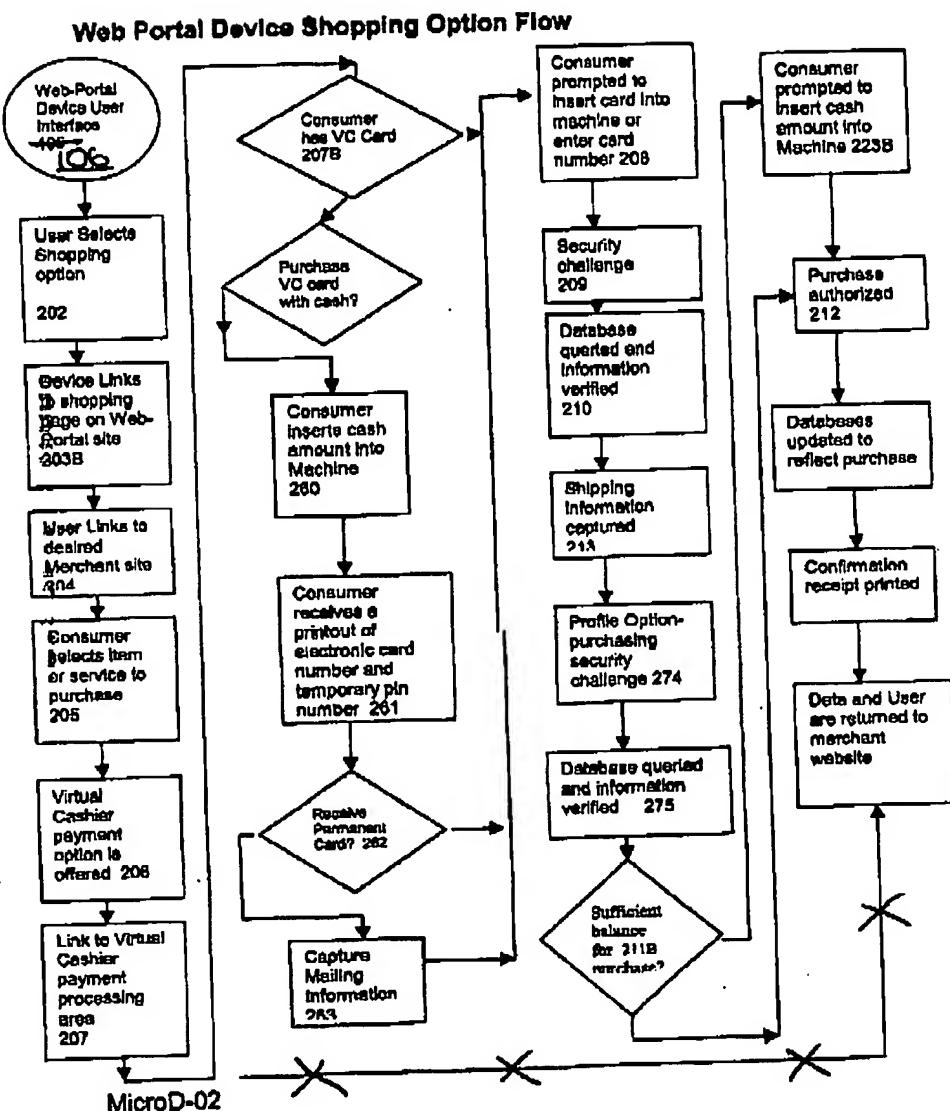
FIGURE 1B**WEB PORTAL FLOW 1**

REPLACEMENT DRAWING ↗

FIGURE 2A



Replacement Drawing

FIGURE 2B

REPLACEMENT DRAWING

FIGURE 4
Web Portal Consumer Access Flow1

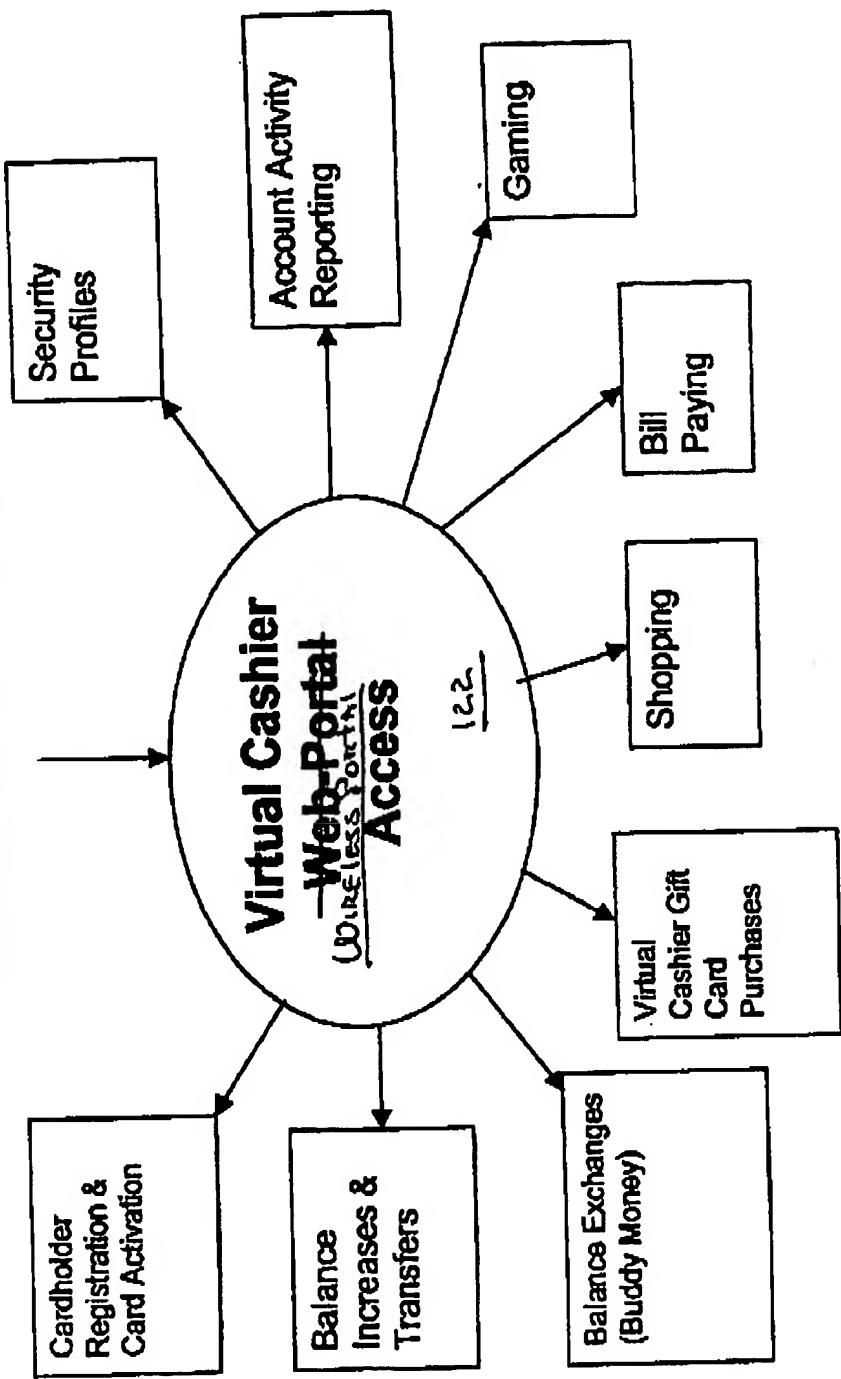


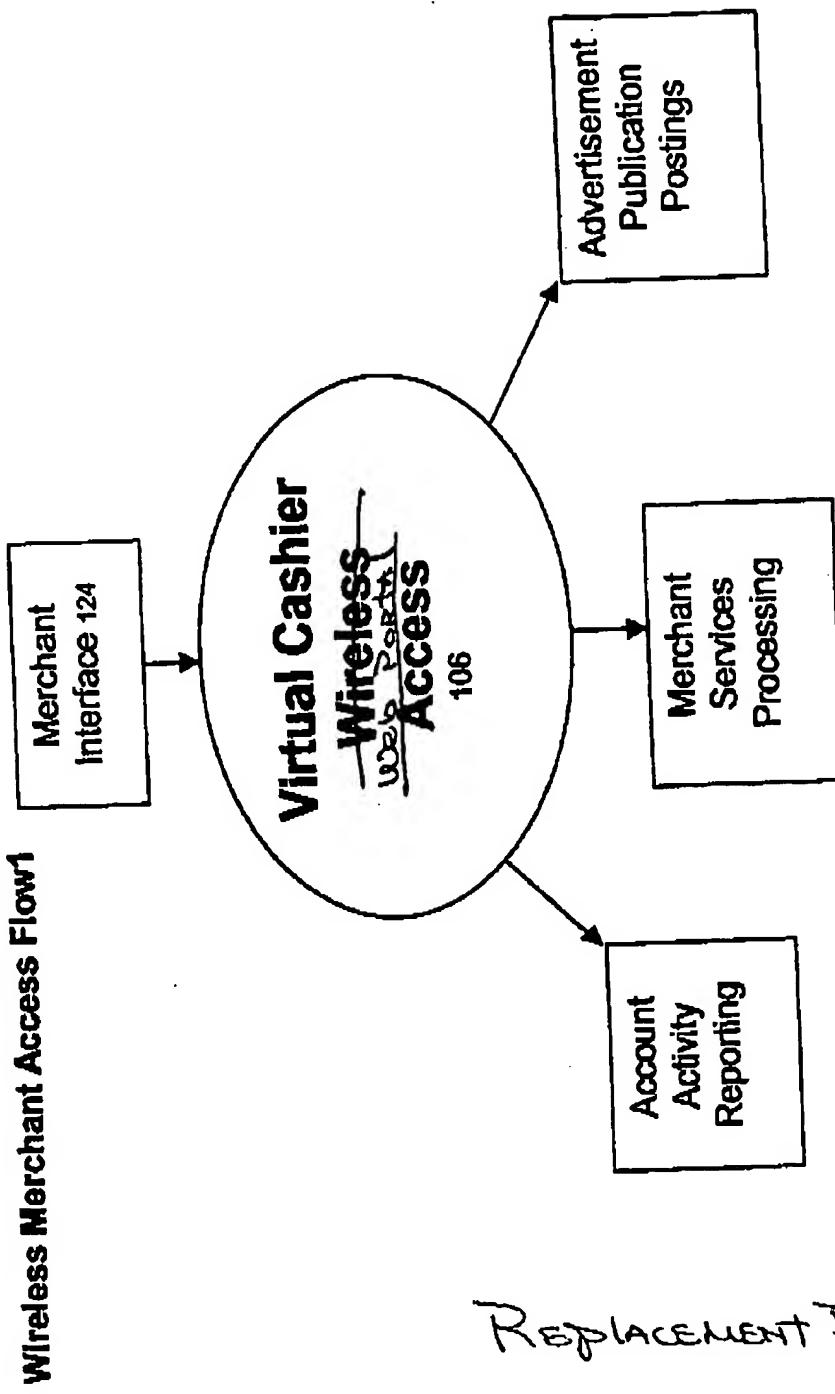
FIGURE 5

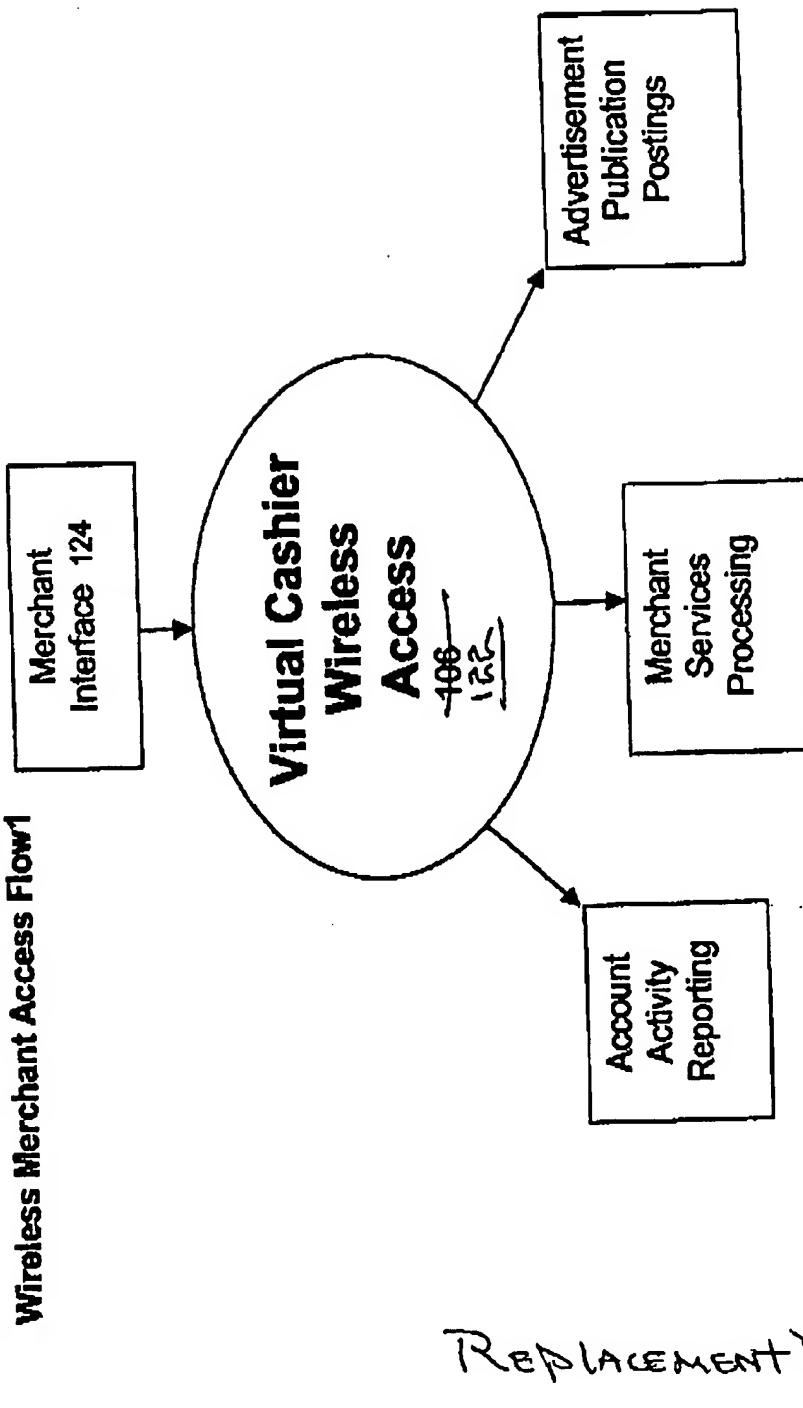
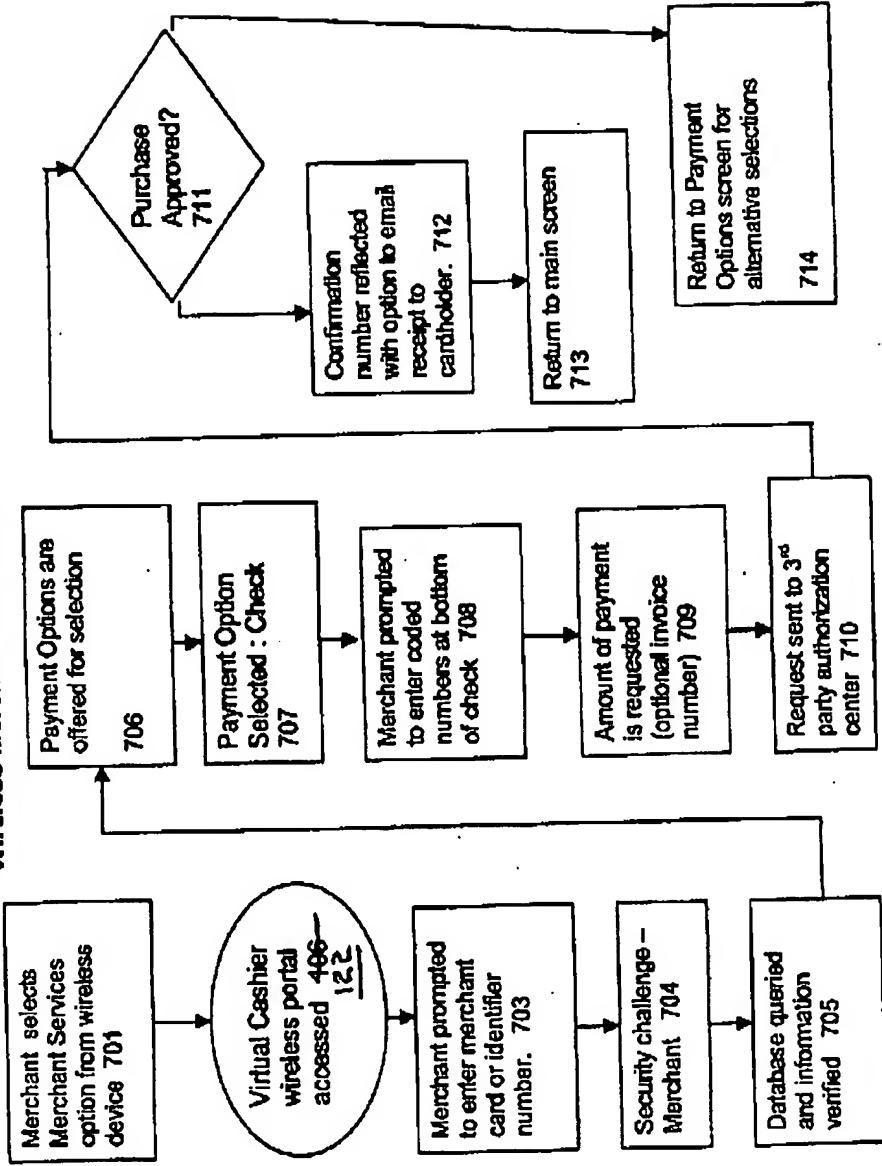
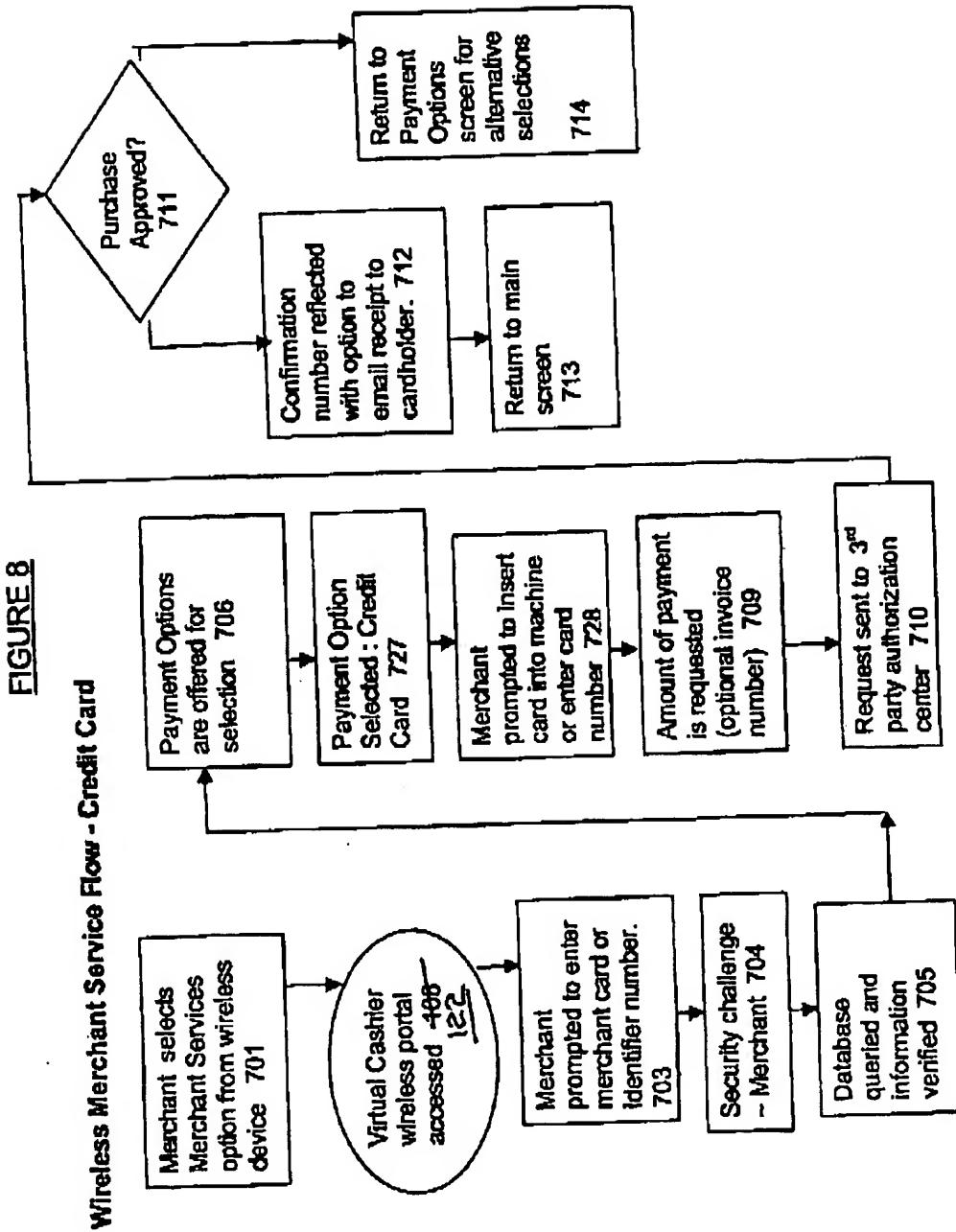
FIGURE 6

FIGURE 7

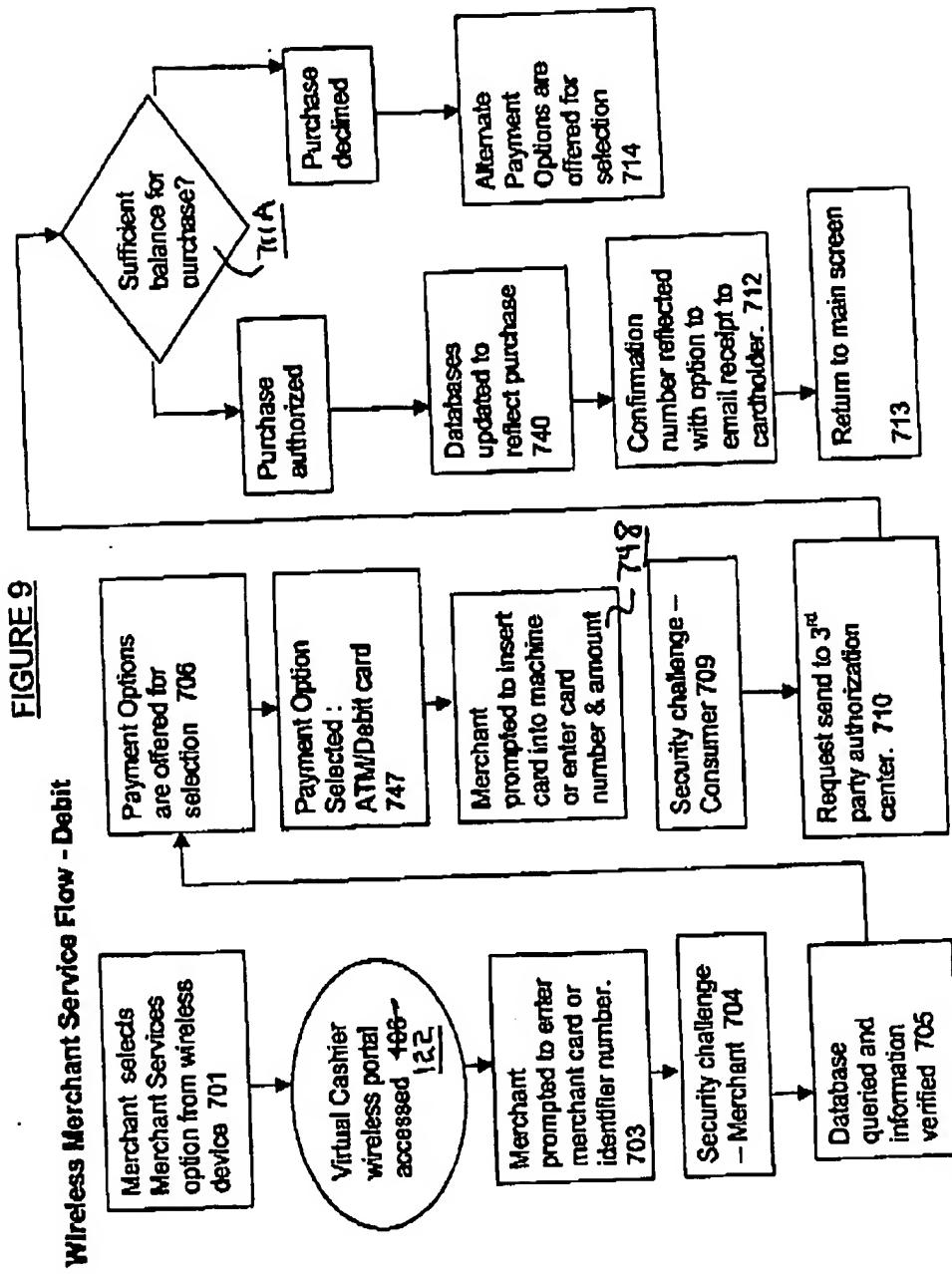
Wireless Merchant Service Flow - Check



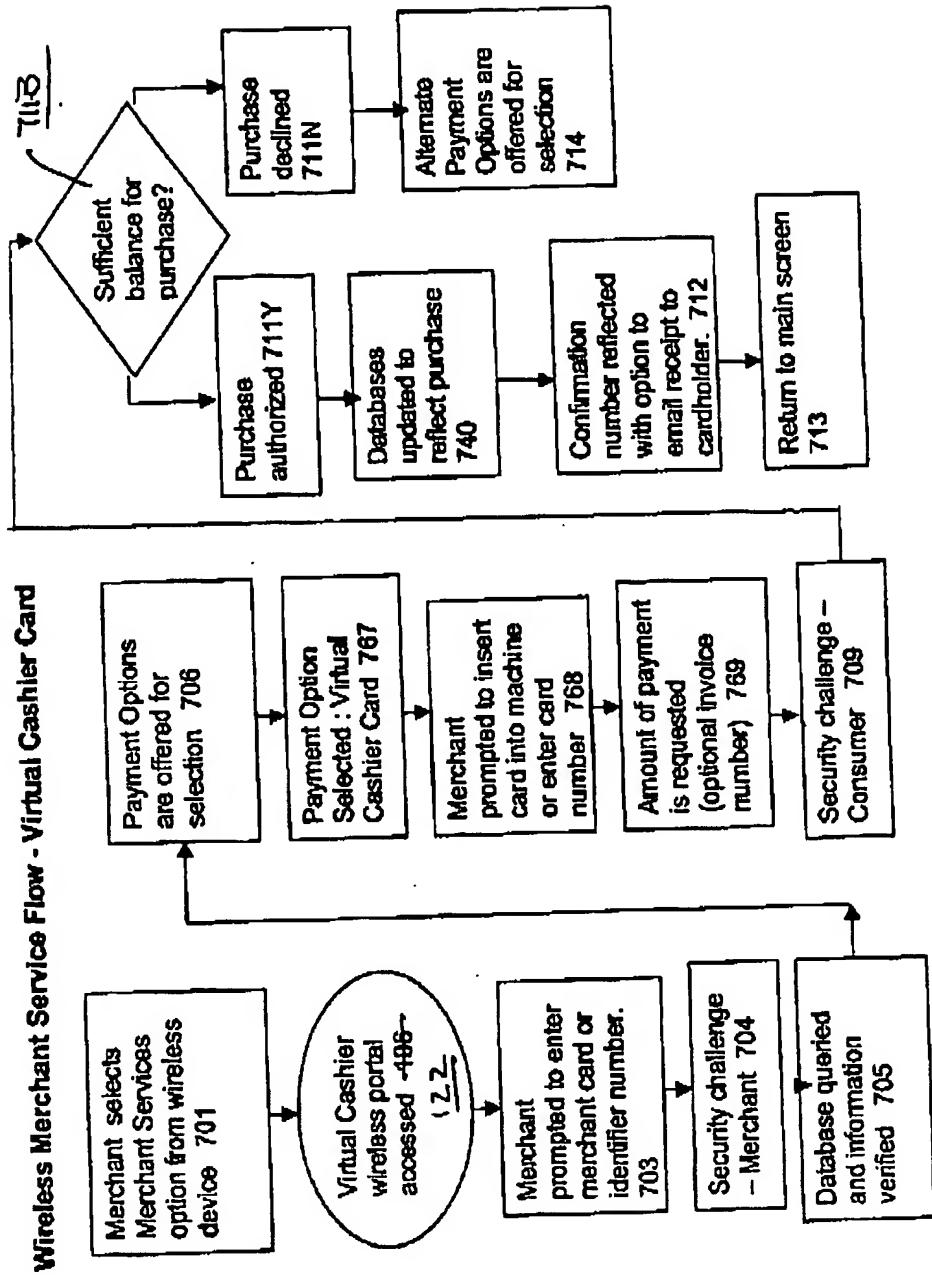
REPLACEMENT DRAWING



REPLACEMENT DRAWING



R
REPLACEMENT DRAWING ✓

FIGURE 10

REPLACEMENT DRAWING